

C/O ID Experts 10300 SW Greenburg Rd Suite 570 Portland, OR 97223 17338

o Enroll, Please Call: 1-800-939-4170

Or Visit:

https://app.myidcare.com/account-

creation/protect

Enrollment Code:

<<XXXXXXXXX>>>

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

July 20, 2020

Dear <<FirstName>> <<LastName>>,

The American Public Works Association ("APWA") is writing to notify you of a data security incident occurring between April 10, 2020 and May 20, 2020 that may have involved your payment card information. At APWA, we take the privacy and security of your information very seriously. We are writing to both inform you of the incident, and to advise you about certain steps you can take to protect your information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960 https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742 https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872 https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

As an added precaution, we are offering, at no cost to you, identity theft protection services through ID Experts.® Your MyIDCareTM services include: 24 months of CyberScan monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

You can follow the recommendations included with this letter to protect your personal information. We recommend that you review your current and past credit and debit card account statements for discrepancies or unusual activity. If you see anything that you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, you should call the bank that issued the card immediately. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

We encourage you to contact ID Experts with any questions and to enroll in the complimentary MyIDCare services by calling 1-800-939-4170 or going to https://app.myidcare.com/account-creation/protect and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is July 20, 2020.

Detailed instructions for enrollment in the MyIDCare services are provided in the enclosed Recommended Steps document. When you enroll by phone or online, you will need to reference your enrollment code, located at the top of this letter. Please call 1-800-939-4170 or go to https://app.myidcare.com/account-creation/protect for assistance or for any additional questions you may have.

We take this matter very seriously. Please accept our sincere apologies for any concern or inconvenience that this incident may cause you.

Sincerely,

Scott D. Grayson, CAE

Chief Executive Officer

American Public Works Association

1200 Main Street, Suite 1400

Kansas City, MO 64105-2100



MyIDCare Services & Enrollment Instructions

- 1. Website and Enrollment. Go to https://app.myidcare.com/account-creation/protect and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. CyberScan will be automatically activated upon enrolling. You may login to your membership to add additional information into CyberScan. If you need assistance, MyIDCare will be able to assist you.
- **3.** Telephone. Contact MyIDCare at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.